HELP PROTECT YOURSELF FROM IDENTITY THEFT (continued)

- Download and regularly update reputable anti-virus and anti-spyware software on your computer. Free options may be available from your internet provider.
- Keep paper and electronic records of financial and medical information in a safe place in your home.
- Shred documents containing personal, medical or financial information before throwing them away.
- Shield your hand when entering your PIN at a bank ATM or when making long distance calls with a calling card.
- Read your bank and credit card statements and your medical and insurance statements. They can show warning signs such as bills for things you did not buy or for medical services you did not receive. If your statement does not arrive on time, call to make sure they sent it to your correct address. Also, contact the U.S. Postal Service to see if a change of address has been filed in your name. A thief may steal or divert your statements to hide the theft of your information.

www.TexasFightsIDTheft.gov



THE CONSUMER
PROTECTION DIVISION
of the Texas Attorney
General protects
Texas consumers and
the legitimate business
community from
false, misleading and
deceptive practices.

OFFICE OF THE ATTORNEY GENERAL

CONTACT INFORMATION

CONSUMER PROTECTION DIVISION

P.O. Box 12548, Austin, TX 78711-2548

Hotline (800) 621-0508

Website <u>www.texasattorneygeneral.gov</u>

Identity Theft information <u>www.TexasFightsIDTheft.gov</u>

Office Hours

Monday-Friday
8 a.m. to 5 p.m

OTHER RESOURCES

National Do Not Call Registry
(888) 382-1222
www.donotcall.gov

Texas No Call Lists (866) 896-6225 www.texasnocall.com CONSUMER PROTECTION

CONSUMER PROTECTION DIVISION



CONSUMER PROTECTION

THE CONSUMER PROTECTION DIVISION

OF THE TEXAS ATTORNEY GENERAL'S
OFFICE PROTECTS TEXAS CONSUMERS
AND THE LEGITIMATE BUSINESS
COMMUNITY FROM FALSE, MISLEADING
AND DECEPTIVE PRACTICES.

TO PERFORM THIS ROLE, THE DIVISION:

- Obtains information from the public by accepting and reviewing consumer complaints;
- Files lawsuits to enforce the Deceptive Trade
 Practices Act and other consumer protection laws
 on behalf of the state; and
- Provides information and education to the public.

The Attorney General's website (<u>www.</u>
<u>texasattorneygeneral.gov</u>) features practical
information about a broad range of consumer issues
including details about how to file a complaint.

Contact us if you cannot find the information you need, but understand that Texas law prohibits the office from providing individuals and organizations with legal advice or interpretations of the law.

Attorneys in the Consumer Protection Division cannot represent private individuals or organizations.

QUICK TIPS FOR AVOIDING COMMON SCAMS

- Educate yourself it is your best protection.
 Information on common scams is available at our website.
- Never give out your account numbers, medical, insurance, financial or personal information by phone or email unless YOU initiated the contact and know with whom you are dealing.
- 3. Steer clear of "free" offers, contest giveaways, dream jobs or newfound friends that require you to send money upfront – especially if payment is requested by wire service.
- 4. Don't fall for high pressure sales! Before you sign a contract or make a purchase, be sure all blanks are filled in and that you understand all terms. Keep a copy for your records and check your bills each month to be sure you aren't being charged for something you didn't purchase.
- Sign up for the
 NATIONAL DO NOT CALL REGISTRY
 www.donotcall.gov or (888) 382-1222
- 6. Sign up for the TEXAS NO CALL LISTS

 www.texasnocall.com or call (866) 896-6225

WHAT TO DO IF YOU SUSPECT YOU WERE SCAMMED

- File a consumer complaint with the Attorney General's Consumer Protection Division.
- File Online: The fastest way to file your complaint is to fill out the complaint form online at <u>www.texasattorneygeneral.gov</u>.
- File by Mail: You can also call the Consumer
 Protection Hotline (800) 621-0508 to obtain
 a complaint form or obtain the form from the
 OAG website and mail it to:
 Office of the Attorney General
 P.O. Box 12548, Austin, Texas 78711-2548
- File in Person: The Consumer Protection
 Division has locations in Austin, Dallas, El Paso,
 Houston, San Antonio and Pharr. Visit <u>www.</u>

 <u>texasattorneygeneral.gov</u> for exact locations.
- Questions about the complaint process may be directed to the Consumer Protection Hotline (800) 621-0508 between 8 a.m. and 5 p.m. Monday – Friday.
- Report the scam to your local police and/or prosecutors.
- Cease all contact with the scammer immediately.
- If you were scammed by a third party while using a legitimate website, report it to that site.

For more information about scams, please visit our Consumer Protection website at www.texasattorneygeneral.gov.

HELP PROTECT YOURSELF FROM IDENTITY THEFT

Identity theft occurs when someone uses your personal identifying information without your permission. This information may include your name, address, driver's license number, Social Security number, mother's maiden name, birth date, or financial information such as your bank account, credit card, PIN number or your medical information.

If you believe you are a victim of identity theft, it's important you act quickly. Visit www.texasfightsidtheft.gov for tips regarding how to report and recover from ID theft.

Reduce the chance that you will be a victim of identity theft by taking the following precautions:

- Only carry the credit cards that you intend to use.
- Do not carry your Social Security, Medicaid or Medicare card with you unless you need it, and only provide it or your number when absolutely necessary. Protect these cards like you would your driver's license or a credit card.
- Use strong passwords and PINS, and do not carry them with you. Change them frequently.